

6. WHAT IS CLAIMED IS:

1. A customer relationship management system where, at the time of usage of a shop or a service by a customer, said system analyzes said customer's buying habit to determine a customer rank from his or her purchase data and comprises a smart card containing an IC chip having a CPU, a storage means, and an I/O interface and a terminal for communication with said smart card,

wherein said smart card receives information about the most recent usage by said customer via said I/O interface, calculates a value representing said customer's buying habit so far from an analysis result at the previous usage and the most recent purchase data, and sends a calculation result as needed via said I/O interface.

2. The customer relationship management system according to claim 1, wherein the system has a capability to present a service content for said customer on said terminal according to a value representing said customer's buying habit calculated in a smart card.

3. The customer relationship management system according to claim 1, wherein the system uses at least one type of information such as the number of usage, a purchase

amount, a usage date/time, and a usage category as said purchase data.

4. The customer relationship management system according to claim 1, wherein the system maintains at least one parameter used for calculating a value representing said buying habit in said smart card, and maintains at least one type of calculation results using different parameters in said smart card.

5. A customer relationship management system where, at the time of usage of a shop or a service by a customer, said system analyzes said customer's buying habit to determine a customer rank from his or her purchase data and comprises a smart card containing an IC chip having a CPU, a storage means, and an I/O interface and a terminal for communication with said smart card,

wherein said smart card has a capability to manage points provided when a customer having said smart card uses a shop or a service; said customer is provided with a specified service according to said point value; and said smart card receives information about the most recent usage by said customer via said I/O interface, calculates a value representing said customer's buying habit so far from an analysis result at the previous usage and the most recent

purchase data, and varies a rate of providing said points according to said calculation result.

6. The customer relationship management system according to claim 5, wherein the system uses at least one type of information such as the number of usage, a purchase amount, a usage date/time, and a usage category as said purchase data.

7. The customer relationship management system according to claim 5, wherein the system maintains at least one parameter used for calculating a value representing said buying habit in said smart card, and maintains at least one type of calculation results using different parameters in said smart card.

8. A customer relationship management system where, at the time of usage of a shop or a service by a customer, said system analyzes said customer's buying habit to determine a customer rank from his or her purchase data and comprises at least two smart cards each containing an IC chip having a CPU, a storage means, and an I/O interface and a terminal for communication with said smart card,

wherein each customer owns at least one said first smart card (customer card); said first smart card is

provided with at least one of a payment capability and a point management capability; said storage means stores a value representing said customer's buying habit so far; a shop owns said second smart card (shop card); said second smart card has a capability of calculating a value representing each customer's buying habit; and said second card, when used, receives a value representing said customer's buying habit so far from said first card via said I/O interface, uses said CPU to calculate a value representing said customer's buying habit according to a specified mathematical formula based on the previous log data and the most recently received purchase data, and then returns said calculation result to the customer card via said I/O interface.

9. The customer relationship management system according to claim 8, wherein the system uses at least one type of information such as the number of usage, a purchase amount, a usage date/time, and a usage category as said purchase data.

10. The customer relationship management system according to claim 8, wherein the system maintains at least one parameter used for calculating a value representing said buying habit in said smart card, and maintains at least one

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type of calculation results using different parameters in
said smart card.

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